

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF OKLAHOMA**

**IN RE:** )  
                        )  
**Debra S. Fitzsimmons,**      )   **Case No. 14-11978-NLJ**  
                        )   **Chapter 13**  
**DEBTORS.**                 )

**OBJECTION TO DEBTORS' PROPOSED CHAPTER 13 PLAN**

Creditor, Lakeview Loan Servicing, LLC, hereby objects to Debtors' proposed Chapter 13 Plan (the "Plan") and in support thereof states as follows:

1. Creditor is the holder of a secured claim in the amount of \$140,556.18 plus interest, costs and attorney's fees, secured by the following described residential property of Debtors:

**LOT THIRTEEN (13), BLOCK NINE (9), NORTHRIDGE  
THIRD ADDITION, TO THE CITY OF SHAWNEE,  
POTTAWATOMIE COUNTY,OKLAHOMA, ACCORDING  
TO THE RECORDED PLAT THEREOF, commonly known as  
14 E Barnes St, Shawnee, OK 74804**

(the "Property").

2. As of the date of the filing of Debtors' bankruptcy Petition, Debtors were in arrears on their obligation to Creditor in the amount of approximately \$6,919.24 plus interest.

3. The Plan fails to meet the requirements of 11 U.S.C. Sections 1325 and 1322(b)(5) insofar as the Plan provides for the curing of pre-petition defaults in the amount of only \$2,90.00 on the indebtedness to Creditor.

WHEREFORE, Creditor requests that this Court enter an Order modifying the terms of the Plan so as to provide for full payment of the arrearage claim plus interest to Creditor, or, in the alternative, deny confirmation of the Plan.

**KIVELL, RAYMENT and FRANCIS, P.C.**

s/ Julie Hird Thomas

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Brian J. Rayment, OBA #7441  
Michael J. George, OBA #22570  
Julie Hird Thomas, OBA #10660  
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**ATTORNEYS FOR CREDITOR**

**CERTIFICATE OF MAILING/ELECTRONIC TRANSMISSION**

I hereby certify that on July 2, 2014, I mailed, with sufficient postage thereon, or electronically transmitted, a true and correct copy of the above and foregoing document to:

James E. Palinkas  
318 N. Broadway Ave,  
Shawnee, OK 74801

\*Service accomplished through Court's CM/ECF system.

John Hardeman  
Chapter 13 Trustee  
P.O. Box 1948,  
Oklahoma City, OK 73101

\*Service accomplished through Court's CM/ECF system.

s/ Julie Hird Thomas

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Julie Hird Thomas, OBA #10660